

## **FACT SHEET: How Obamacare Is Harming American Families**

### **After Obamacare: Premiums Have Skyrocketed**

- A Manhattan Institute study found that Obamacare increased individual market premiums by an average of [49 percent](#) between 2013 and 2014, the first year that the law's central mandates and requirements took effect.
- Last week, the administration released rate filings for about three-quarters of the country showing insurers have requested [double-digit](#) premium increases for nearly 700 individual and small group Obamacare plans for next year. More than six million people are enrolled in these individual market plans, and the weighted average increase is 21 percent.

### **After Obamacare: Destroyed Jobs and Weakened Economy**

- Obamacare is forcing employers to cut jobs and move full-time workers to part-time jobs. CBO has projected Obamacare will reduce employment by [two million](#) full-time jobs in 2017 and by 2.5 million full-time jobs by 2024. A University of Chicago economist predicts damaging effects nearly [twice as large](#). Stanford's Hoover Institution found that [63 percent](#) of the people most at risk for reduced opportunities are female, and nearly 60 percent are between the ages of 19 and 34.

### **After Obamacare: More Unsustainable Government Spending**

- Obamacare [increases](#) federal spending on health care by \$1.7 trillion over next decade.

### **After Obamacare: Diminished Enrollment Numbers**

- Exchange enrollment in 2015 is four million people less than [CBO's projection](#) from three years ago. Insurers are reporting a much older and sicker exchange population than anticipated.

### **After Obamacare: Expanding the Broken Medicaid Program**

- Last year, because of a decline in both workplace coverage and enrollment in non-Obamacare compliant plans, [nearly 90 percent](#) of Obamacare's net coverage gain was through Medicaid. A study from MIT released in April found that Medicaid enrollees receive much [less value](#) from the program than the cost of paying for the services.

### **After Obamacare: Delays in Getting Care and More Crowded ERs**

- In December 2014, a government report showed that half of Medicaid managed-care providers, particularly primary care providers, [did not offer](#) appointments to Medicaid enrollees. Of those who offered appointments, more than a quarter had wait times exceeding one month.
- In a survey of more than 2,000 emergency room doctors, [three-quarters](#) of them said that ER visits have risen since January 2014. According to doctors, Medicaid recipients covered under Obamacare are struggling to find doctors who will accept their coverage and consequently end up in the ER.

### **After Obamacare: Higher Taxes and Empowered IRS**

- President Obama campaigned saying that he would not [raise](#) taxes on families making less than \$250,000 per year. Obamacare broke that promise by creating or raising [20 taxes](#), amounting to more than \$1 trillion in the first decade. Several taxes directly punish families making less than \$250,000.
- Obamacare empowered the IRS to become more involved with the health care choices of Americans. The president's fiscal year 2016 budget requested nearly [\\$500 million](#) for the IRS to enforce the law.

### **After Obamacare: Billions Wasted on Bureaucracy and Government Ineptitude**

- The administration wasted billions of dollars on exchanges that failed to work properly.
- Last month, a study in Health Affairs noted that nearly a quarter of Obamacare's spending, [\\$274 billion](#) over the next decade, will be on bureaucracy.

### **After Obamacare: Millions Lose Insurance They Like**

- Politifact's [Lie of the Year](#) in 2013 was the president's statement made 37 times when selling his law that "If you like your health care plan, you can keep it." The Associated Press found that at least [4.7 million Americans](#) had insurance plans cancelled because of Obamacare.

### **After Obamacare: Administration's Crony Support of Insurance Companies**

- While the White House publicly claims that Obamacare ended insurance company abuses, the law provided massive benefits to these companies with its new spending and unprecedented mandate that people purchase insurance. Behind closed doors, the White House [worked](#) closely with insurers to increase the generosity of bailout provisions in Obamacare that would subsidize overall insurer profits.

### **After Obamacare: Medicare Cuts to Fund New Entitlements**

- Obamacare [cut](#) more than \$700 billion from Medicare between 2013 and 2022, with \$308 billion coming from Medicare Advantage. Obamacare used these cuts to fund new entitlements, not to improve the solvency of the Medicare program. [CBO confirmed](#) that the law "would not enhance the ability of the government to pay for future Medicare benefits."

### **After Obamacare: Unlawful Actions to Avoid Law's Collapse**

- The administration has refused to implement the law passed by Congress.
- The administration – unilaterally, without legal authority, and on two separate occasions – delayed and modified the employer mandate.
- The administration has made payments to insurance companies through a cost-sharing reduction program without congressional appropriations.
- Two federal courts have found that the administration implemented illegal subsidies and corresponding tax penalties in about two-thirds of the country.
- All of these actions are subject to litigation in the nation's court system, with a major forthcoming decision in the King v. Burwell case expected within a few weeks.